

FIGURE 1A (Prior Art)

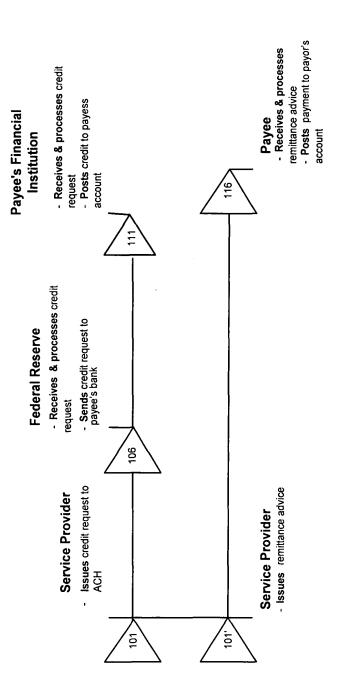


FIGURE 1B (Prior Art)

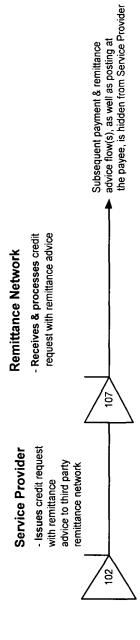
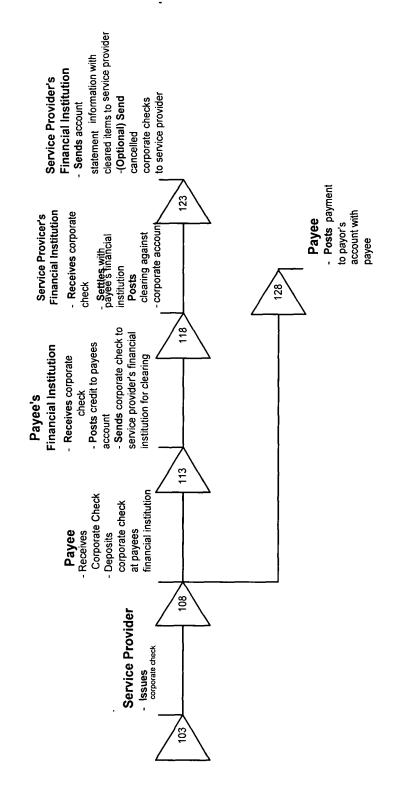


FIGURE 1C (Prior Art)



ģ

FIGURE 1D (Prior Art)

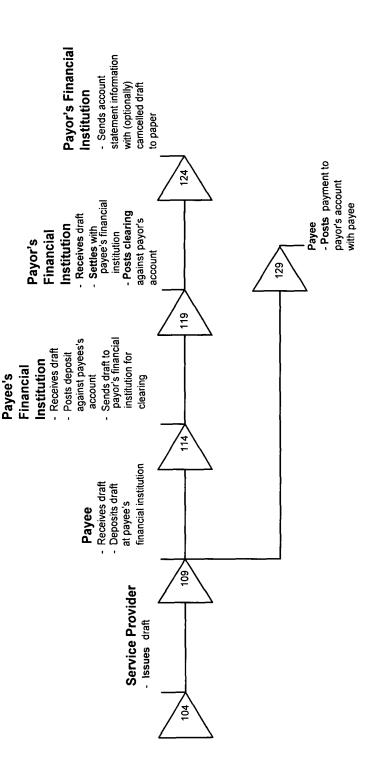


FIGURE 1E (Prior Art)

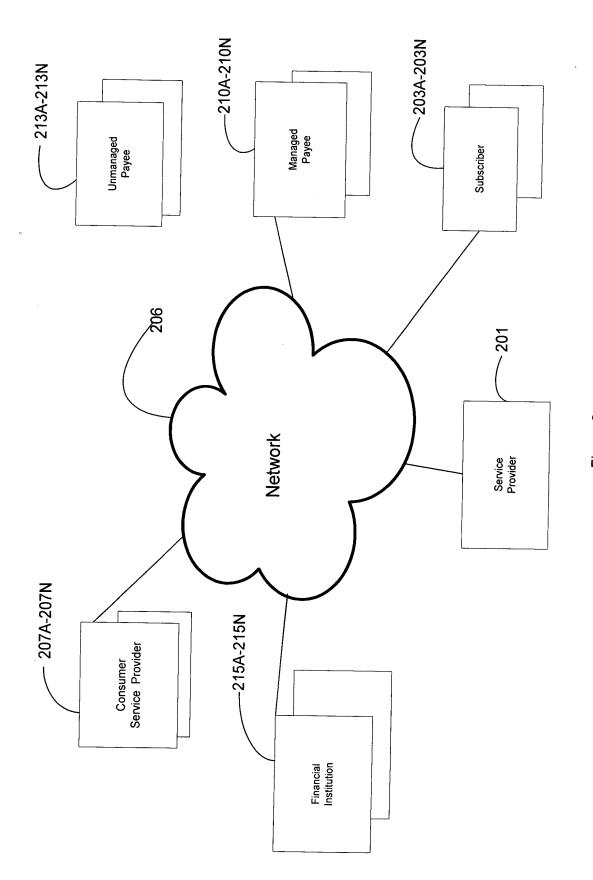


Figure 2

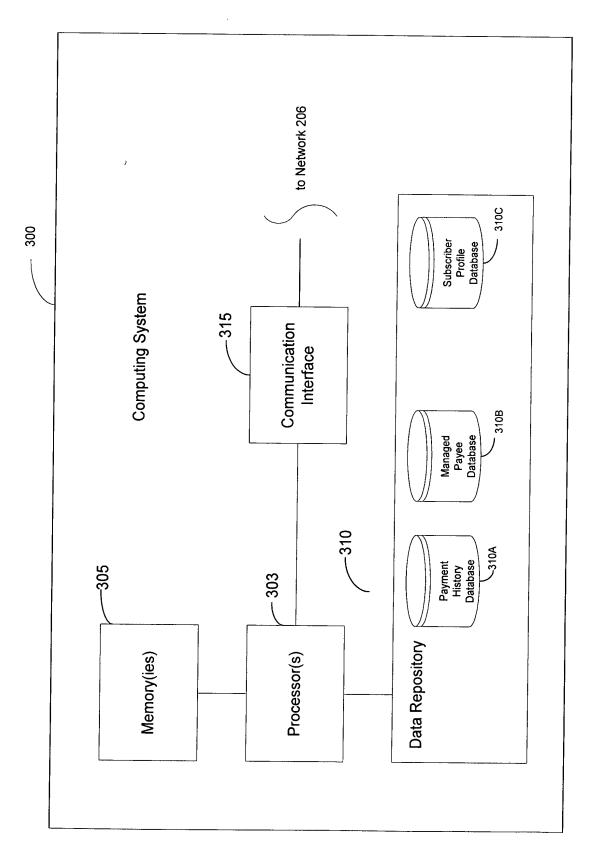
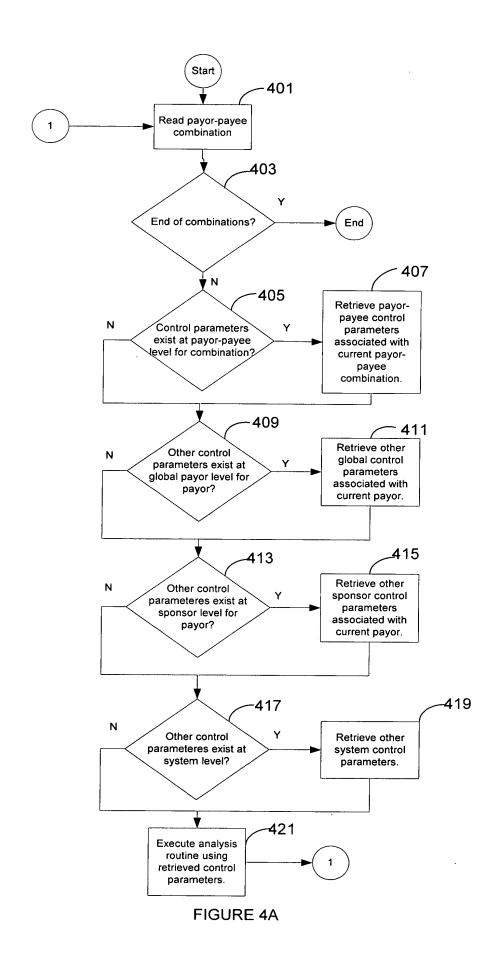


Figure 3



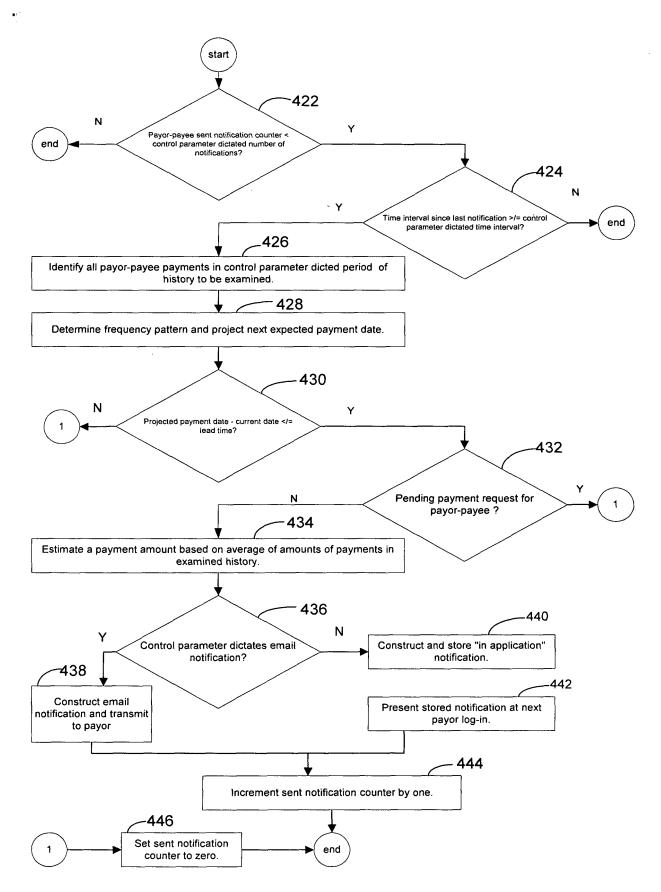


FIGURE 4B

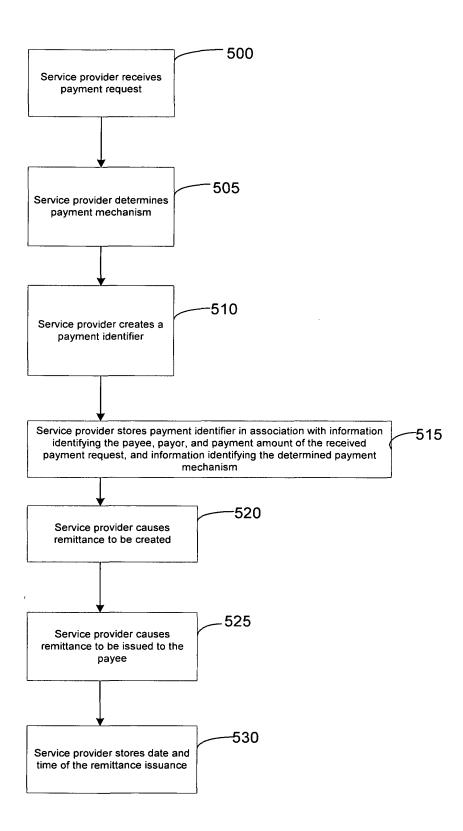


Figure 5

FIGURE 6A

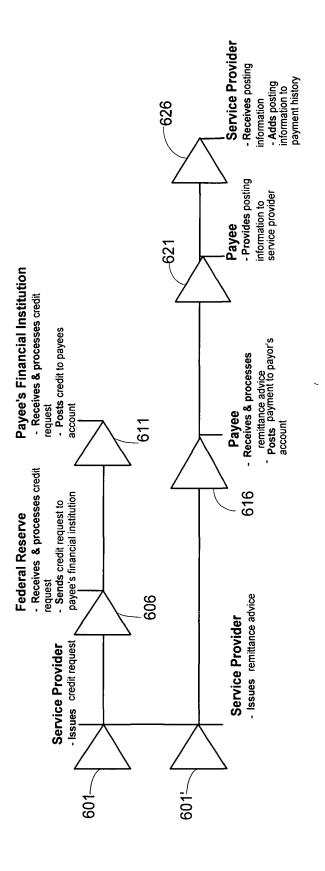
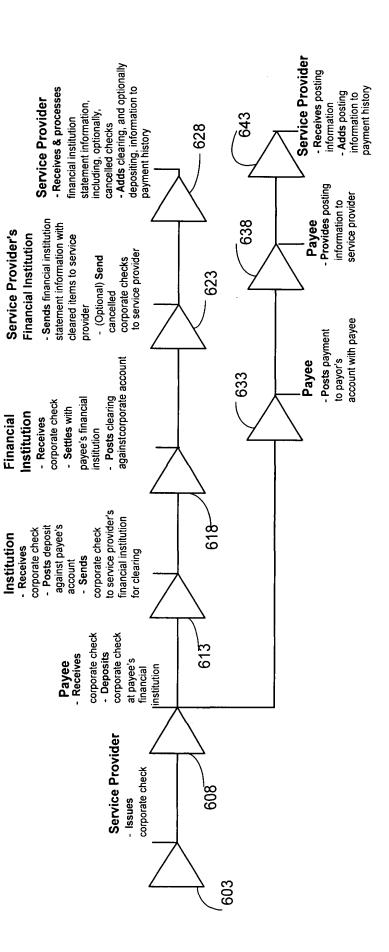


FIGURE 6B



Service Provider's

Financíal

Payee's

FIGURE 6C

FIGURE 6D

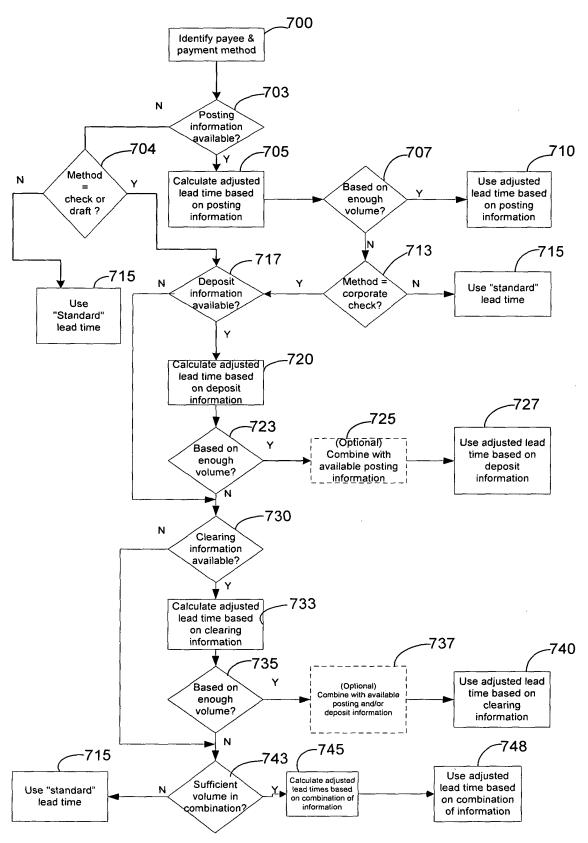


FIGURE 7

